

Elkhart ISD Employee Benefits

Plan Year: September 1, 2018 – August 31, 2019

Achieve Financial www.achievethegroup.com | 800-278-8994 | greg@achievethegroup.com

**Dependent children can now be covered until their 26th birthday on dental, vision & cancer.*

<p>Dental</p> <p>You can select your own dentist; possible savings within provider network. Claims are paid at 100%, 80% or 50% of usual and customary. Existing employees electing coverage for the first time will have a 12 month waiting period on anything other than cleanings. Maximum calendar year benefit per person is \$1000, \$50 deductible per person per year. Orthodontia is covered for kids and adults; \$1000 lifetime max. Dental insurance is an eligible Cafeteria plan pre tax deduction.</p>	<p><i>Offered through Assurant www.assurant.com</i></p> <table border="1"> <tr> <td>Employee Only</td> <td>\$35.40</td> <td>Employee + Spouse</td> <td>\$69.02</td> <td>Employee + Family:</td> <td>\$124.80</td> </tr> </table>	Employee Only	\$35.40	Employee + Spouse	\$69.02	Employee + Family:	\$124.80		
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<p>Vision</p> <p>You can use any provider, with greater benefits in network. In network, your vision annual exam with \$10 copay, also with a \$25 copay you can get frames every 12 months, lenses or contacts every 12 months. Vision insurance is an eligible Cafeteria Plan pre-tax deduction:</p>	<p><i>Offered through Superior Vision www.superiorvision.com</i></p> <table border="1"> <tr> <td>Employee Only</td> <td>\$7.21</td> <td>Employee + Spouse</td> <td>\$12.26</td> <td>Employee + Child(ren):</td> <td>\$12.99</td> <td>Employee + Family:</td> <td>\$19.49</td> </tr> </table>	Employee Only	\$7.21	Employee + Spouse	\$12.26	Employee + Child(ren):	\$12.99	Employee + Family:	\$19.49
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<p>Disability</p> <p>Disability insurance is one of the more important benefits because it protects your most valuable asset-your paycheck. School districts only pay for earned sick days and either start docking substitute pay or your full daily rate once your sick days have been exhausted. You may select a plan that will pay up to 2/3 of your gross annual salary. Be advised that benefits do not automatically increase with your salary -change enrollment on line if interested. Pre- existing condition clause applies to all new applicants plus any increases in coverage for 12 months. If you get pregnant before 10/1, your pregnancy will not be covered unless you already had disability coverage in 2017.</p>	<p><i>Offered through Unum www.unum.com</i></p>								
<p>Cancer</p> <p>Cancer occurs now in 1 out of 3 people. This policy pays benefits directly to you and your family for cancer-related costs. This coverage pays in addition to other insurance you may have. These extra benefits help fill in the gaps left by your health insurance coverage. \$50 annual screening benefit, \$2,500 first occurrence benefit, \$150/day hospital, \$5,000/month chemo/radiation, \$3,000 surgery. The company allows policyholders, if desired, to drop down to a new policy with lower rates as long as you are fully aware of what you are giving up in the dropped policy. See brochure or agent for more details</p>	<p><i>Offered through Central United www.centralunited.com</i></p>								
<p>Voluntary Life</p> <p>Additional Term Insurance up to 5x your annual salary not to exceed \$500,000. Guaranteed issue up to \$100,000 for employee and \$25,000 for spouse for new hires only. Dependent coverage for spouse available at 50% of year coverage amount and/or child coverage available for a benefit of \$10,000 per child. Rates vary by age and increase when you reach the next age bracket every five years – see brochure for more information.</p>	<p><i>Offered through www.sunlife.com</i></p>								
<p>Individual Life</p> <p>Foundational coverage you keep after you retire: Benefit to age 100 for employee, spouse in increments of \$25,000 up to \$150,000. Rates are locked in at current age and are guaranteed to age 100. Benefits guaranteed for 10 years and expected to not change ever. Eligibility for coverage is based on a few simple health questions-no medical tests or blood. Critical Illness Benefit - 30%. Coverage for children and grandchildren to age 23; benefit lasts to age 100. See brochure for more details.</p>	<p><i>Offered through 5Star Life www.5starlife.com</i></p>								
<p>Flexible Spending Accounts</p> <p>Medical Reimbursement Accounts for out of pocket medical expenses (max \$2400/yr) AND Dependent Care Reimbursement Accounts for childcare/elder care costs (max \$5000/yr) are available. You use pre-tax dollars to pay common costs and save money. Flex Debit Card can be swiped for extra convenience at pharmacy and Dr office; \$1.50/month. All forms and info plus Direct Deposit and secure login on website.</p>	<p><i>Offered through National Benefit Services www.nbsbenefits.com</i></p>								
<p>Medical - TRS</p> <p>Medical Insurance rates and information are on your benefits website. www.mybenefitshub.com/elkhartisd</p>	<p><i>Offered through Elkhart ISD and TRS</i></p>								
<p>Policy Details Prevail. More information on your benefits website www.mybenefitshub.com/elkhartisd and also at www.trsavecareetna.com</p>									